

**CONSUMER LIABILITY REPORT**

PROVIDED BY CIN LEGAL DATA SERVICES A CREDIT INFONET SOLUTION

4540 Honeywell Ct.  
Dayton, Ohio 45424866.218.1003 (p)  
866.307.1003 (f)

## Client &amp; Report Information

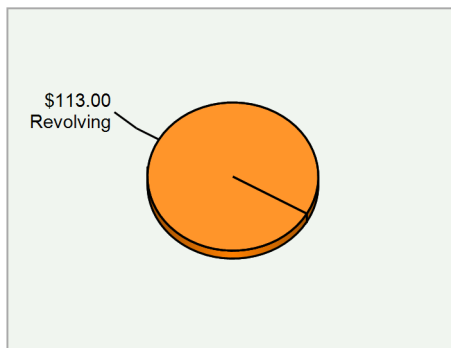
Primary Client Name & SSN:	Shadi G Hassan XXX-XX-2722
Secondary Client Name & SSN:	
Primary Address:	12949 Pickering Dr, Germantown, MD 20874
Report Details:	Report 2150474 Completed on 4/21/2011 for A16256 - CLR 3 Source

## Summary of Accounts With Balances

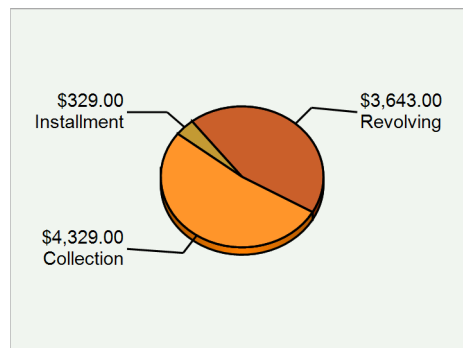
Account Types	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Number of Past Due Accounts	Percentage of Accounts Past Due & Total of Amounts Past Due	
Collection	5	\$0.00	\$4,329.00	5	100.00%	\$4,329.00
Installment	1	\$0.00	\$329.00	1	100.00%	\$329.00
Revolving	6	\$113.00	\$3,643.00	6	100.00%	\$3,643.00
Unknown	0	\$0.00	\$0.00	0	0.00%	\$0.00
<b>Totals</b>	<b>12</b>	<b>\$113.00</b>	<b>\$8,301.00</b>	<b>12</b>	<b>100.00%</b>	<b>\$8,301.00</b>

## Graphical Overview of Key Account Data

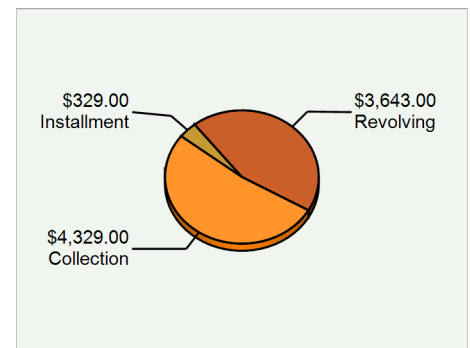
Monthly Payment by Type



Outstanding Balance by Type



Past Due Balances by Type



## myHorizon™ Credit Score Analysis for Primary Client

	EXISTING CREDIT SCORE	ESTIMATED 12 MONTH POST - BANKRUPTCY CREDIT SCORE*	NET EFFECT
	<b>530</b>	<b>632</b>	<b>+102</b>

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## Notes &amp; Alerts

File Alert - No Discrepancies

No Alerts or Notes exist for this file.

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Mortgage Liabilities with Balances		0 Total Mortgage Account(s) with a balance				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
End of Mortgages With Balances						

Non-Mortgage Liabilities with Balances		12 Account(s) with balances				
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
State Of Md/ccu Individual / Applicant XXXXXX3798 Account is: Open, Collection Original Creditor: (DLLR-UEI CLAIMANTS)	\$1,794	\$1,794	2/2010 7/28/2010	\$0 Open \$1,794		300 W Preston St Ste 503 Baltimore, MD 21201 410-767-1200
Applied Bank Individual / Applicant XXXXXX3755 Account is: Closed, Account Closed By Grantor	\$1,215	\$1,215	4/2006 2/8/2011	\$37 Revolving 8/12/2007 \$1,215	Applied Card Bank Attention: General Inquiries, PO Box 17125 Wilmington, DE 19850 866-297-1641 Verified: 7-2010	601 Delaware Ave Wilmington, DE 19801 484-840-1700
Midland Cred Individual / Applicant XXXXXX2505 Account is: Open, Collection Original Creditor: (ASPIRE VISA)	\$828	\$779	1/1 3/17/2011	\$0 Open \$828	Midland Credit Management PO Box 939019 San Diego, CA 92193 Verified: 2-2010	8875 Aero Dr San Diego, CA 92123 888-403-6206
Portfolio Recvry&affil Individual / Applicant XXXXXX9249 Account is: Open, Collection Original Creditor: (HSBC CARD SERVICES III INC.)	\$748	\$651	9/2008 3/25/2011	\$0 Open \$748	Portfolio Rc Attn: Bankruptcy, PO Box 41067 Norfolk, VA 23541 877-829-8298 Verified: 3-2010	120 Corporate Blvd Ste 1 Norfolk, VA 23502 800-772-1413
Credit One Bank Individual / Applicant XXXXXX4444 Account is: Closed, Account Closed By Grantor	\$616	\$616	3/2005 8/10/2007	\$19 Revolving 12/5/2006 \$616		Po Box 98872 Las Vegas, NV 89193 877-825-3242
Ccs/first Savings Bank Individual / Applicant XXXXXX7736 Account is: Closed, Account Closed By Grantor	\$615	\$615	7/2005 4/8/2011	\$19 Revolving 8/12/2007 \$615		500 E 60th St N Sioux Falls, SD 57104 888-469-0291
Arrow Financial Servic Individual / Applicant XXXXXX4911 Account is: Open, Collection Original Creditor: (A.F.S. ASSIGNEE OF CORTRUST BA)	\$532	\$445	4/2007 1/1/2009	\$0 Open \$532	Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714 800-279-0224 Verified: 7-2010	5996 W Touhy Ave Niles, IL 60714 800-279-0224

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Non-Mortgage Liabilities with Balances					12 Account(s) with balances	
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
First Premier Bank Individual / Applicant XXXXXX7433 Account is: Closed, Account Closed By Grantor	\$480	\$480	7/2006 12/20/2010	\$15 Revolving 5/17/2007 \$480		3820 N Louise Ave Sioux Falls, SD 57107 605-357-3440
Jefferson Capital Syst Individual / Applicant XXXXXX8003 Account is: Open, Collection Original Creditor: (REWARD660 VISA META BANK)	\$427	\$427	10/2008 4/15/2011	\$0 Open \$427		16 Mcleland Rd Saint Cloud, MN 56303 866-417-2561
Ccs/first National Ban Individual / Applicant XXXXXX5644 Account is: Closed, Account Closed By Grantor	\$425	\$425	4/2005 4/8/2011	\$13 Revolving 10/22/2006 \$425	Fnc Attn: Bankruptcy, PO Box 5097 Sioux Falls, SD 57117 888-883-9824 Verified: 3-2010	500 E 60th St N Sioux Falls, SD 57104 888-883-9824
Verizon Wireless Individual / Applicant XXXXXX0001 Account is: Closed, Account Closed By Grantor	\$329	\$329	7/2006 1/16/2011	\$0 Open 11/5/2010 \$329	Verizon PO Box 3397 Bloomington, IL 61702 812-475-4000 Verified: 7-2009	P.o. Box 26055 Minneapolis, MN 55426 800-852-1922
First Premier Bank Individual / Applicant XXXXXX7474 Account is: Closed, Account Closed By Grantor	\$292	\$492	7/2004 12/20/2010	\$10 Revolving 5/17/2007 \$292		3820 N Louise Ave Sioux Falls, SD 57107 605-357-3440
End of Non-Mortgage Accounts With Balances						

Liabilities without Balances					7 Account(s) without a balance	
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type & Last Activity	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Cap One Na Individual / Applicant XXXXXX6055 Account is: Closed, ELECTION OF REMEDY	\$0	\$748	7/2005 4/3/2011	\$0 Revolving 11/5/2005		Po Box 26625 Richmond, VA 23261 800-955-7070
Hsbc Bank Individual / Applicant XXXXXX9249 Account is: Closed, ACCOUNT TRANSFERRED	\$0	\$651	6/2003 10/31/2008	\$0 Revolving 7/23/2007	Hsbc Bank ATTN: BANKRUPTCY, PO BOX 5213 Carol Stream, IL 60197 800-388-5333 Verified: 7-2010	Po Box 5253 Carol Stream, IL 60197 800-477-6000

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Liabilities without Balances				7 Account(s) without a balance		
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type & Last Activity	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Hsbc Bank Individual / Applicant XXXXXX3950 Account is: Closed, ACCOUNT TRANSFERRED	\$0	\$622	2/2006 1/31/2008	\$0 Revolving 7/27/2007	Hsbc Bank ATTN: BANKRUPTCY, PO BOX 5213 Carol Stream, IL 60197 800-388-5333 Verified: 7-2010	Po Box 5253 Carol Stream, IL 60197 800-477-6000
Rwds660-dsb Individual / Applicant XXXXXX0543 Account is: Open,	\$0	\$556	4/2005 4/11/2007	\$0 Revolving 1/31/2007		211 N Main Blunt, SD 57522 605-962-6231
Sears/cbsd Individual / Applicant XXXXXX0418 Account is: Closed, Account Closed By Consumer	\$0	\$449	11/1996 10/6/2007	\$0 Revolving 11/4/1999		701 East 60th St N Sioux Falls, SD 57117
Ccs/cortrust Bank Individual / Applicant XXXXXX2186 Account is: Closed, ACCOUNT TRANSFERRED	\$0	\$445	9/2006 7/13/2007	\$0 Revolving 10/26/2006		500 E 60th St N Sioux Falls, SD 57104 605-782-3463
Midland Credit Mgmt Individual / Applicant XXXXXX2505 Account is: Open, ACCOUNT IN DISPUTE Orginal Creditor: (ASPIRE VISA)	\$0	\$0	10/2007 4/17/2011	\$0 Open		8875 Aero Dr San Diego, CA 92123 888-403-6206

Public Records					1 Public Record(s)		
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant
MONTGOMERY CO DISTRICT	Unsatisfied	2009-6-25	\$844	Judgment	060100305012008	MIDLAND FUNDING LLC	

Address Variations	
Reported: Different Address	12537 CROSS RIDGE WAY, GERMANTOWN, MD 208741549,Rptd:04/2008
Reported: Different Address	12949 PICKERING DR, GERMANTOWN, MD 208743815,Rptd:10/2007
Reported: Different Address	24233 CLUB VIEW DR, GAITHERSBURG, MD 208824001,Rptd:06/2007
Reported: Different Address	12537 CROSS RIDGE WY, GERMANTOWN, MD 20874,Rptd:11/30/2005
Reported: Different Address	12949 PICKERING DR, GERMANTOWN, MD 20874,Rptd:12/05/2005
Reported: Different Address	11120 HOFFMAN DR, GERMANTOWN, MD 20876,Rptd:

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Employment Variations	
Reported: Different Employment	NATIONWIDE AUTO,Rptd:02/2006
Reported: Different Employment	CRISWELL INC,Rptd:03/2005
Reported: Different Employment	CRISWELL AUTOMOTIVE,Rptd:11/04/2004
Reported: Different Employment	WINKELLY INC,Rptd:08/01/2003

**\*\*\* End of Data Reported by National Credit Bureaus \*\*\***

8 Year Supplemental National Bankruptcy Search				0 National Bankruptcy Search Record(s)			
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant

Liens/Judgments Search				2 National Liens/Judgments Search Record(s)			
Court	Disposition	Date Filed	Obligation	Type	Docket	Defendant	Plaintiff
MONTGOMERY DISTRICT COURT	Unsatisfied	2009-6-25	\$844	Judgment	060100305012008	SHADI HASSAN	Midland Funding Llc
MARYLAND DISTRICT COURT	Filed	2005-12-21	\$17,100	Lawsuit	0601-025774-2005	CRISWELL AUTOMOTIVE , CRISWELL CHEVROLET, INC.	Shadi George Hassan

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## CIN Legal Data Services' myHorizon™ Credit Score

\* CIN Legal Data Services myHorizon Credit Score, powered by CreditXpert, simulates changes to the credit file to calculate the potential score impact of a Chapter 7 bankruptcy filing. It simulates filing the Chapter 7 bankruptcy immediately, followed 3 months later by discharge of all debt other than student loans and mortgages. It also simulates opening a revolving credit card with a \$500 credit limit 2 months after discharge, and then maintaining a balance of \$300 on that card for 10 months. The final score is calculated 15 months from now (one year after the bankruptcy discharge). myHorizon assumes that monthly payments will be made on time for mortgages and student loans, and that zero-balance credit accounts will be closed by creditors at the time of discharge. Accounts last reported 4 or more months ago are not included in the bankruptcy filing unless they are derogatory accounts.

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## Report Footnotes

1 - Monthly Payment Amounts Include Minimum Monthly Payments on Accounts with Outstanding Balances That May Have Recently Been Frozen or Closed by the Original Credit Grantor.

2 - Credit Infonet's Bankruptcy Department Name & Address Notations List Information Was Obtained via Telephone From The Current Creditor by Credit Infonet Staff. Information Verified by Credit Infonet Staff Was Provided by the Creditor As of The "Date Verified" Date Listed Within Each Trade Name and Address Listing. Please note, BAPCPA Language Regarding the Noticing of Creditors May Dictate the Use of a Different Address.

3 - The 8 Year Supplemental National Bankruptcy Search and the Liens/Judgments Search products are not provided by "Consumer Reporting Agencies" as that term is defined in the FCRA. Judgments, liens and other public records being reported by the national credit bureaus accessed in compiling this Consumer Liability Report will appear in the "Public Records" section.